



ANZ Credit Cards OTO e-Shape Slimming Belt Promotion Terms and Conditions

1. Australia and New Zealand Banking Group Limited ("the Bank")'s ANZ Credit Card OTO e-Shape Slimming Belt ("Promotion") is open to New to Bank applicants of ANZ Platinum Credit Card and ANZ Switch Platinum Card ("Credit Card") only (excluding supplementary credit cards and existing ANZ Cardmembers) and cannot be used in conjunction with any other ANZ Credit Card promotions and/or offers unless otherwise stated.
2. This Promotion is from 01 July 2014 to 14 November 2014 ("Promotion Period") and is valid for Credit Card applications approved by 30 November 2014.
3. Cardmembers, who successfully apply for an ANZ Platinum Credit Card or ANZ Switch Platinum Credit Card using the promotional application form during the Promotion Period and charge at least S\$200 in retail spend on their ANZ Platinum Credit Card or ANZ Switch Platinum Credit Card within thirty (30) days from the date the Credit Card is approved ("Spend Criteria"), shall be rewarded with one OTO e-Shape Slimming Belt ("Gift") as part of this Promotion.
4. Promotion is applicable for promotional application form through internet, ATM and Branch channels with CC source code 16214710POTOIT, 16214710SOTOIT, 16214710POTOBH and 16214710POTOAM.
5. Existing holders of ANZ Credit Cards and applicants who had cancelled their ANZ Credit Cards in the last six (6) months prior to the date of application will not be entitled to the Gift.
6. Only retail transactions charged to the ANZ Credit Cards will be considered for the Promotion. Ongoing installment plans, cash advance, balance transfer, and any other fees howsoever called, including but not limited to, annual fees, cash advance fees, interest and late fees are excluded from the calculation of the Spend Criteria for this Promotion. Retail charges debited and posted to the account of all Supplementary Cardmembers will be taken into consideration and awarded to the Principal Cardmember.
7. The ANZ Credit Card account must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion at the time of issuing the Gift. In the event that the relevant account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reasons whatsoever before the Gift is rewarded, the Bank may forfeit the Gift.
8. A Gift redemption letter will be sent to the eligible Principal Cardmember's mailing address as per the Bank's records within six (6) weeks after the Spend Criteria is met.
9. The Gift redemption letter is valid for one month from the date of issuance. There will be no extension to the validity period and no replacement for redemption letters reported stolen or lost.
10. Redemption of the Gift is limited to 1 per Principal Cardmember, regardless of the number of ANZ Credit Card(s) that he/she applied for and the number of transactions made.

11. Cardmember will be charged the full cost of the Gift at S\$298.00 for the second redemption. In such cases, the Principal Cardmember authorises the Bank to debit the Principal Cardmember's Credit Card Account for the full cost.
12. Cardmember must check that the Gift is in good condition prior to acceptance. There will be no replacement or exchange of defective Gift after the redemption.
13. The Bank is not an agent of any participating merchant and is not liable for the quality, merchantability, the fitness for any purpose or any other aspect of the Gift. Any dispute between a customer and any merchant, in respect of the Gift shall be resolved directly between the customer and the merchant. The Bank shall not be liable for any loss, injury, damage or harm of any kind resulting, or relating to the products and/or services provided by the merchant.
14. The decision of the Bank on all matters relating to the Promotion is final.
15. The Bank reserves the right to vary the terms and conditions of the Promotion and/or to suspend or terminate the Promotion and/or vary the Gift at any time at its reasonable discretion.
16. These terms and conditions shall be governed by the laws of Singapore and the Cardmember irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.
17. A person who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.